

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: CARMEN L. FINNEY

§
§
§
§

Case No. 12-bk-19752

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/16/2012.
- 2) The plan was confirmed on 10/31/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 12/27/2017.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,785.00.
- 10) Amount of unsecured claims discharged without full payment: \$11,064.05.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 47,137.51	
Less amount refunded to debtor(s)	\$ 1,645.22	
NET RECEIPTS		\$ 45,492.29

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,700.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,359.05	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,059.05
Attorney fees paid and disclosed by debtor(s):	\$ 1,300.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MICHAEL WILLIAM GALLAGHER	Lgl	0.00	3,000.00	3,000.00	1,700.00	0.00
RJM ACQUISITIONS	Uns	0.00	54.39	0.00	0.00	0.00
CASHCALL INC	Uns	600.00	3,415.23	0.00	0.00	0.00
AMERICAN HONDA FINANCE	Sec	10,000.00	0.00	0.00	0.00	0.00
AMERICAN HONDA FINANCE	Sec	18,000.00	28,284.41	28,284.41	28,284.41	0.00
GE CAPITAL RETAIL BANK	Uns	0.00	166.70	0.00	0.00	0.00
BETA FINANCE CO	Uns	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	210.71	0.00	0.00	0.00
CAPITAL ONE BANK	Uns	641.90	696.90	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	800.00	1,021.20	0.00	0.00	0.00
CITY OF PHILA	Sec	0.00	1,397.36	1,397.36	1,397.36	0.00
WHITE HILLS CASH	Uns	600.00	0.00	0.00	0.00	0.00
RESURGENT CAPITAL SVCS	Uns	648.81	819.41	0.00	0.00	0.00
MERRICK BANK	Uns	1,100.00	993.88	0.00	0.00	0.00
ROUNDPOINT MORTGAGE	Sec	0.00	10,491.91	10,491.91	10,491.91	0.00
ROUNDPOINT MORTGAGE	Uns	0.00	10,491.91	259.56	259.56	0.00
MORGAN STANLEY CREDIT CORP	Sec	10,232.14	NA	NA	0.00	0.00
ANTHONY L FARROW DMD	Uns	1,800.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BANK OF AMERICA	Uns	140.00	NA	NA	0.00	0.00
BLUE KING INC	Uns	500.00	NA	NA	0.00	0.00
CASHCALL INC.	Uns	294.00	NA	NA	0.00	0.00
CASHWEB USA	Uns	600.00	NA	NA	0.00	0.00
CITY OF PHILA	Uns	1,268.14	NA	NA	0.00	0.00
FIRST NATIONAL BANK OMAHA	Uns	341.38	NA	NA	0.00	0.00
GREAT ROCK FINANCIAL	Uns	500.00	NA	NA	0.00	0.00
GTI HOLDINGS	Uns	300.00	NA	NA	0.00	0.00
JC PENNEY	Uns	175.11	NA	NA	0.00	0.00
LOWE'S	Uns	126.15	NA	NA	0.00	0.00
OASIS1 MARKETING GROUP INC	Uns	300.00	NA	NA	0.00	0.00
PAYDAX MAX LTD	Uns	1,008.27	NA	NA	0.00	0.00
RED STONE FINANCIAL	Uns	600.00	NA	NA	0.00	0.00
SDS PROCESSING	Uns	200.00	NA	NA	0.00	0.00
TD BANK N.A.	Uns	72.00	NA	NA	0.00	0.00
THOMAS JEFF UNIVERTSITY HOSP.	Uns	1,800.00	NA	NA	0.00	0.00
TRUMARK FINANCIAL CREDIT	Uns	1,039.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 10,491.91	\$ 10,491.91	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 28,284.41	\$ 28,284.41	\$ 0.00
All Other Secured	\$ 1,397.36	\$ 1,397.36	\$ 0.00
TOTAL SECURED:	\$ 40,173.68	\$ 40,173.68	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 259.56	\$ 259.56	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,059.05	
Disbursements to Creditors	\$ 40,433.24	
TOTAL DISBURSEMENTS:		\$ 45,492.29

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/15/2018

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.